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Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Gordon Lee Howard Debtor

Case No. 18-15556-ref Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 1 Date Rcvd: Dec 21, 2018 Form ID: 318 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018. db +Gordon Lee Howard, 7600 Woodbine Road, Macungie, PA 18062-9306 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smq Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 smg 3501 Corporate Pkwy, P.O. Box 520, smq +Dun & Bradstreet, INC, Centre Valley, PA 18034-0520 Allentown, PA 18101-2401 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 Carrington Mortgage Services, 2201 East 196th Street, Westfield, IN 46074 smg +Tax Claim Bureau, 14185016 14187460 +Carrington Mortgage Services, LLC, c/o Kevin G. McDonald, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
FMS, PO Box 707600, Tulsa, OK 74170-7600
+Linda Malischewski, 7600 Woodline Road, Macungie, PA 18062-9306 14185019 14185020 Parsippany, NJ 07054-5020 Pressler, Felt & Warshaw LLP, 7 Entin Road, 14185022 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2018 03:51:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2018 03:52:08 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250
+EDI: CITICORP.COM Dec 22 2018 08:43:00 Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 PO Box 6241, 14185017 CitiCards/CBNA, Sioux Falls, SD 57117-6241 14185018 EDI: DISCOVER.COM Dec 22 2018 08:43:00 Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850 14185021 +EDI: RESURGENT.COM Dec 22 2018 08:43:00 LVNV Funding LLC c/o Rusurgent Capital Services LP, PO Box 10466, Greenville, SC 29603-0466 EDI: BECKLEE.COM Dec 22 2018 08:43:00 c/o Becket and Lee LLP, 14229528 State Farm Bank, PO Box 3001, Malvern PA 19355-0701 14185023 +EDI: STFM.COM Dec 22 2018 08:43:00 State Farm Bank, PO Box 2313, Bloomington, IL 61702-2313 TOTAL: 7 ***** BYPASSED RECIPIENTS ***** TOTAL: 0

NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:
CHARLES LAPUTKA on behalf of Debtor Gordon

on behalf of Debtor Gordon Lee Howard claputka@laputkalaw.com, jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com

KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com

MICHAEL H KALINER

mhkaliner@gmail.com, pa35@ecfcbis.com on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com MICHAEL H KALINER

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information	to identify the case:	· ·
Debtor 1 Debtor 2 (Spouse, if filing)	Gordon Lee Howard	Social Security number or ITIN xxx-xx-6379
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States E	Bankruptcy Court Eastern District of Pennsylvania	
Case number:	18-15556-ref	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gordon Lee Howard

12/20/18

By the court: Richard E. Fehling

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.